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JC964 U.S. PTO
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1 INFORMATION DISCLOSURE STATEMENT

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3 TO THE COMMISSIONER OF PATENTS AND TRADEMARKS:

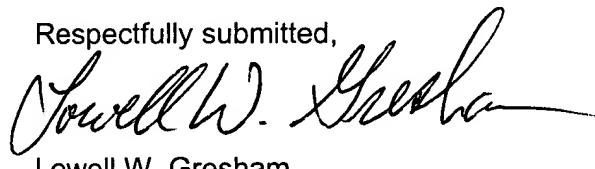
4 Your applicant, Gerard J. Barry, inventor of *DYNAMIC CURRENCY CONVERSION*
5 *FOR CARD PAYMENT SYSTEMS*, application for which is submitted concurrently herewith
6 (M&G Docket No. 2270-010), as a duty of candor and good faith toward the United States
7 Patent and Trademark Office, by and through the undersigned Attorney, hereby submits his
8 information disclosure statement in compliance with 37 C.F.R. 1.56.

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10 The relevant prior art of which applicant is aware is that which is reported on the
11 enclosed Information Disclosure Citation.

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13 Respectfully submitted,



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16 Attorney for Applicant

17 Registration No. 31,165

18 11 July 2000

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